

New Jersey  
**Brownfields**  
REDEVELOPMENT  
Resource Kit  
*Bringing New Jersey's Brownfields Back to Life*

**On the Cover:** The epitome of a successful brownfields redevelopment project, Perth Amboy's deteriorated boardwalk and eroded shoreline was transformed into the Waterfront Esplanade that features a park, walking path and boat slips.

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## Brownfields...

...What are they?

Any former or current commercial or industrial site, currently vacant or

underutilized and on which there has been, or there is suspected to have been, a discharge of a contaminant.

*Source: Brownfield and Contaminated Site Remediation Act, N.J.S.A. 58:10B-1 et seq.*

### Why do we redevelop Brownfields?

Brownfields redevelopment is a cornerstone to New Jersey's Smart Growth agenda and is critical to New Jersey's future. Many of yesterday's vibrant drivers of New Jersey's economic engine are today's brownfields. With leadership and commitment, they can be recycled into their community's existing infrastructure and once again make a contribution. These brownfields can be transformed into housing, schools, arts and cultural centers, recreational facilities, or sites for business operations, thereby creating tax ratables, economic opportunities and an improved quality of life for the community.



*The Victor building in Camden undergoing extensive renovations (left). Now the building has over 300 upscale loft apartments overlooking the Delaware River and the Philadelphia skyline, bringing new life to downtown Camden (below).*



### Who does this Resource Kit help?

The New Jersey Brownfields Redevelopment Resource Kit helps anyone interested in redeveloping brownfields learn about the financial incentives and other resources available to them, as well as navigate the associated regulatory processes and legal

requirements. It provides technical and financial resources, prerequisites to qualifying for assistance, contacts within each New Jersey state agency or department that can assist in the redevelopment process and a detailed explanation of how to proceed when redeveloping a brownfields site.



## Introduction

*The State of New Jersey has many agencies involved in brownfields redevelopment. In order to make the process easier for you, the Governor appoints the Brownfields Redevelopment Task Force and supports the reconvening of the Brownfields Redevelopment Interagency Team. These two groups, although they work in different ways, will help you understand the brownfields process and get you through it as easily and quickly as possible.*

# Brownfields REDEVELOPMENT

Task Force (BRTF) Interagency Team (BRIT)

The New Jersey Brownfields Redevelopment Task Force was created in 1998 under Section 5 of the New Jersey Brownfield and Contaminated Site Remediation Act, N.J.S.A. 58:10B-23. The 13-member Task Force consists of seven representatives from state agencies and six public members. The six public members are appointed by the Governor with the advice and consent of the Senate. The Chair of the Task Force is selected by the Governor.

The Task Force is charged with coordinating state policy on brownfields redevelopment, initiating an inventory of brownfields sites, and then prioritizing and marketing them to developers. Its goal is to return sites to productive economic use on an expedited basis.

## Mission...

**Guided by New Jersey's Smart Growth policies and practices, BRIT's mission is to streamline and coordinate the brownfields redevelopment process for interested parties.**

The Brownfields Redevelopment Interagency Team was convened to support the Task Force with its important efforts, and is comprised of several state departments and agencies. The New Jersey Department of Community Affairs' Office of Smart Growth coordinates the Team's activities and facilitates redevelopment within the context of Smart Growth.

The path to redeveloping a brownfield can start anywhere. Developers, municipalities and other interested parties may possess varying degrees of expertise regarding the state brownfields process and may enter the process at different points. If the interested party has a redevelopment project that is complex and requires the attention of multiple agencies, an initial consultation with the BRIT may be helpful in order to clarify the necessary next steps and to enlist the help of relevant state agencies.

If the interested parties are unfamiliar with the brownfields process, an initial meeting with BRIT may be valuable. It would provide them with an opportunity to learn about the resources available to them from the various agencies on the team.



*This 100-year-old building—known as the Icehouse—was once the epicenter of Glassboro's central business district. The Icehouse property has been remediated with funding from a brownfields grant provided by the NJRA. Redevelopment is currently underway.*

## New Jersey BRIT Members

*Board of Public Utilities*

*Department of Agriculture*

*Department of Community Affairs*

*- Council on Affordable Housing*

*- NJ Housing and Mortgage Finance Agency*

*- Office of Smart Growth*

*Department of Education*

*Department of Environmental Protection*

*- Bureau of Contract and Fund Management*

*- Bureau of Sustainable Communities and*

*Innovative Technologies*

*- Historic Preservation Office*

*- Land Use Regulation*

*- Office of Green Acres*

*- Office of Brownfield Reuse*

*- One Stop Permit Coordination*

*Department of Health and Senior Services*

*Department of Labor*

*Department of State*

*- Council on the Arts*

*Department of Transportation*

*Department of Treasury*

*NJ Commerce Commission*

*NJ Economic Development Authority*

*- Brownfields Redevelopment Office*

*- NJ Schools Development Authority*

*NJ Environmental Infrastructure Trust*

*NJ Redevelopment Authority*

*NJ Transit*

# How to Get Started with Brownfields Redevelopment

If you are interested in redeveloping brownfields, but don't know much about the process or requirements, a good starting point is a consultation with the Brownfields Redevelopment Interagency Team. The BRIT is available to meet with you at any point in the process. If your major initial concern is financing, the Economic Development Authority, the NJ Commerce Commission or the New Jersey Environmental Infrastructure Trust could be your first stop. If environmental regulations are your primary concern, then the Department of Environmental can help.

One important aspect of successful brownfields development is to make sure that the project is part of a municipal or neighborhood plan developed in collaboration with local officials and residents. Involving the community will help build support for the project and ensure that it meets the community's needs. If developing the plan is a major concern, the DCA 's Office of Smart Growth can help. The streamlined process outlined in this document is intended to serve as a guide and is not a requirement by any state agency. You may approach any state agency for information and assistance at any time. No matter where you enter the process, be aware that there are laws, requirements and liability issues that must be addressed as you proceed through the redevelopment process.

For overall guidance and support for brownfields projects, as well as access to the New Jersey Brownfields Redevelopment Interagency Team and the New Jersey Brownfields Redevelopment Task Force, contact:

Alan Miller, BRIT Program Manager  
Department of Community Affairs  
Office of Smart Growth  
Phone: 609-777-3474  
Email: [alan.miller@dca.state.nj.us](mailto:alan.miller@dca.state.nj.us)



*The Battle Monument Project in Trenton utilized a number of state programs to leverage federal and private funds to create a park, 119 moderate-income residential units and a community health center on the 11.5 acre site.*



# Resources

by **Redevelopment** Category

## ■ PLANNING

**For help with planning and grants, and determining how the site will be used**

*Note: Brownfields reuse should be integrated into local and county plans. Please contact the appropriate officials in the municipality where the site is located as part of the planning process.*

DEPARTMENT OF  
COMMUNITY AFFAIRS (DCA)  
101 S. Broad Street  
P.O. Box 204  
Trenton, NJ 08625-0204

### **Brownfields Redevelopment Interagency Team (BRIT)**

Contact: Alan Miller, Program Manager  
Phone: 609-777-3474  
Fax: 609-292-3292  
Email: alan.miller@dca.state.nj.us  
www.njsmartgrowth.com

*The BRIT is a resource group comprised of several New Jersey departments and agencies whose mission is to streamline and coordinate the brownfields redevelopment process for interested parties.*

### **New Jersey Brownfields Redevelopment Task Force**

Contact: Dennis Toft, Chair  
Phone: 609-292-3156  
Fax: 609-292-3292  
Email: dtoft@wolffsamson.com  
Alan Miller, Program Manager  
Phone: 609-777-3474  
Fax: 609-292-3292  
Email: alan.miller@dca.state.nj.us  
www.njsmartgrowth.com

*Recommends state brownfields policy and statewide strategy for promoting brownfields redevelopment and maintains brownfields inventory.*

### **New Jersey Brownfields Site Mart**

Contact: Mukund Kumar,  
Site Mart Administrator  
Phone: 609-633-7731  
Fax: 609-292-3292  
Email: mkumar@dca.state.nj.us  
www.njsitemart.com

*A searchable, multiple-listing service is available on the Web. Sites are former commercial or industrial properties nominated by owners, both public and private.*

### **Office of Smart Growth, Brownfields Program**

Contact: Alan Miller, Program Manager  
Phone: 609-777-3474  
Fax: 609-292-3292  
Email: alan.miller@dca.state.nj.us  
www.njsmartgrowth.com

*Brownfields redevelopment is a strategic driver for Smart Growth throughout the state. DCA's Brownfields Program facilitates brownfields redevelopment, promoting coordination among state agencies and maximizing the impact of state brownfields resources and providing a forum for state brownfields policy. This is where the planning, regulatory programs, financial and technical support, infrastructure for redevelopment and other state incentives come together to work with brownfields project managers, municipalities and counties. The Brownfields Redevelopment Task Force, the Brownfields Redevelopment Interagency Team and the state's brownfields inventory are managed through this office.*

■ PLANNING

■ ENVIRONMENTAL

■ FINANCING

■ INFRASTRUCTURE

### **Office of Smart Growth, Planning Unit**

Contact: Office of Smart Growth  
Phone: 609-292-7156  
Fax: 609-292-3292  
Email: osgmail@dca.state.nj.us  
www.njsmartgrowth.com

*Helps local and county government efforts implement the State Plan, and supports the State Planning Commission and the Plan Endorsement process. Also provides field support to locals and the general public on many planning issues, including master plans, design standards and resource protection.*

### **Office of Smart Growth, Smart Future Planning Grants**

Contact: Ben Spinelli,  
Executive Director  
DCA, Office of Smart Growth  
Phone: 609-292-3155  
Fax: 609-292-3292  
Email: bspinelli@dca.state.nj.us  
www.njsmartgrowth.com

*Provides funds for planning initiatives that meet Smart Growth objectives, including more livable and sustainable communities. Encouraged proposals include: plans consistent with established statewide and regional planning precepts; as well as multiple municipality or county partnerships, so as to effectively address issues that transcend local municipal boundaries. Matching funds are not required, but applicants are encouraged to seek multiple sources of funding, including offerings of in-house staff time.*



NEW JERSEY  
REDEVELOPMENT  
AUTHORITY (NJRA)  
150 W. State Street, P.O. Box 790  
Trenton, NJ 08625-0790

### Programs and Services

Contact: Gerson Martinez,  
Director of Programs & Services  
Phone: 609-292-5824  
Fax: 609-292-6070  
Email: [gmartinez@njra.state.nj.us](mailto:gmartinez@njra.state.nj.us)  
[www.njra.us](http://www.njra.us)

*The NJRA provides technical assistance to the 69 eligible urban municipalities and serves as a facilitator for municipalities, community groups and developers to access state resources and information.*

NEW JERSEY  
COMMERCE COMMISSION  
(NJ COMMERCE)  
20 West State Street  
P.O. Box 820  
Trenton, NJ 08625-0820

DEPARTMENT OF  
THE TREASURY  
50 Barrack Street  
P.O. Box 269  
Trenton, NJ 08625-0269

### Brownfields and Contaminated Site Remediation Reimbursement Program

Contact: James Simmons  
Brownfields/EDSF Coordinator,  
Commerce  
Phone: 609-292-5392  
Fax: 609-633-8004  
Email: [james.simmons@commerce.state.nj.us](mailto:james.simmons@commerce.state.nj.us)  
[www.newjerseycommerce.org](http://www.newjerseycommerce.org)

S. Curtis Seifert  
Brownfields Coordinator, Treasury  
Phone: 609-984-5111  
Fax: 609-989-0113  
Email: [curt.seifert@treas.state.nj.us](mailto:curt.seifert@treas.state.nj.us)  
[www.state.nj.us/treasury/taxation](http://www.state.nj.us/treasury/taxation)

- *The program allows for qualified developers to obtain reimbursement of up to 75 percent of authorized*

*remediation costs incurred during the redevelopment process.*

- *Funds available for reimbursement are acquired through the generation of new taxes associated with a completed, approved project. This includes remediation costs for landfills redevelopment.*

#### Prerequisites:

- *Applicants first meet with representatives of Commerce, DEP and Treasury to discuss their project.*
- *Prior to or in conjunction with submission of the application, the developer must enter into a Memorandum of Agreement (MOA) or other oversight document with DEP for the remediation of the site, if eligible.*
- *A reimbursement request must be reviewed and certified to Treasury by DEP.*

NEW JERSEY  
COMMERCE COMMISSION  
(NJ COMMERCE)  
20 West State Street  
P.O. Box 820  
Trenton, NJ 08625-0820

### Urban Enterprise Zone (UEZ)

Contact: Kathleen Kube,  
Executive Director  
Phone: 609-292-1912  
Fax: 609-633-8004  
Email: [kathleen.kube@commerce.state.nj.us](mailto:kathleen.kube@commerce.state.nj.us)  
[www.newjerseycommerce.org](http://www.newjerseycommerce.org)

*New Jersey's UEZ Program revitalizes local, regional and state economies by funding economic development projects in the designated urban enterprise zones in the state. Funding is provided for infrastructure improvements, economic development planning, brownfields planning and remediation,,and other projects that support economic revitalization and growth.*



*The former site of the Starn's Supermarket property in Pleasantville is now home to the South Jersey Federal Credit Union, which today serves 10,000 customers and is staffed by six full-time employees.*



**NEW JERSEY DEPARTMENT  
OF EDUCATION (DOE)**  
100 River View Plaza, P.O. Box 500  
Trenton, NJ 08625

### **School Construction Program**

Contact: Bernard E. Piaia, Jr., Director  
Phone: 609-984-2738

Fax: 609-777-4340

Email: [bernie.piaia@doe.state.nj.us](mailto:bernie.piaia@doe.state.nj.us)

[www.nj.gov/njded/facilities](http://www.nj.gov/njded/facilities)

*The Department of Education works in tandem with the New Jersey School Development Authority to carry out New Jersey's school construction program, as authorized by the Educational Facilities Construction and Financing Act (EFCFA). DOE's Office of School Facilities reviews and approves both State-funded and unfunded capital school projects: school land acquisition, closures, etc., and Long-Range Facilities Plans (LRFPs) for educational adequacy and funding eligibility under EFCFA. The Office is available to provide guidance to residential developers in estimating additional enrollment impact to District LRFPs and for school districts seeking to advance a project that may involve a brownfield site.*

**To promote efficient energy use and sustainable development, including green building design**

**NEW JERSEY BOARD OF  
PUBLIC UTILITIES (BPU)**  
2 Gateway Center  
Newark, NJ 07102

### **New Jersey's Clean Energy Program**

New Jersey Board of Public Utilities  
Office of Clean Energy  
44 South Clinton Avenue  
PO BOX 350

Trenton, NJ 08625-0350

Toll Free: 866-NJSMART (657-0278)

Fax: 866-657-6278

*This statewide clean energy initiative, administered by the NJ Board of Public*

*Utilities, provides information and financial incentives to help New Jersey residents, businesses and communities reduce their energy use, lower costs and protect the environment. The program is designed to transform the energy marketplace in New Jersey toward more energy-efficient and renewable-energy technologies, including:*

- *Programs to lend technical and financial assistance to home-owners, businesses, schools, and government organizations.*
- *Information on how to save up to 70% on solar-power installation for residential homes, businesses, and commercial and industrial facilities.*
- *For Residential: Rebates toward the purchase of high-efficiency heating, cooling, and water systems; online calculators to show how you can save in your home; and savings when you buy an Energy Star® home.*
- *For Commercial: Energy-Efficient Equipment for heating, cooling, lighting, and other measures; and loans and financing for energy-efficient projects and renewable-energy systems*
- *Plus much more. Learn more about New Jersey's Clean Energy Program, part of the New Jersey Board of Public Utilities.*

**DEPARTMENT OF  
ENVIRONMENTAL  
PROTECTION (DEP)**  
401 E. State Street, P.O. Box 402  
Trenton, NJ 08625-0409

### **Office of Planning and Sustainable Communities (OPSC)**

Contact: Liz Semple, Manager

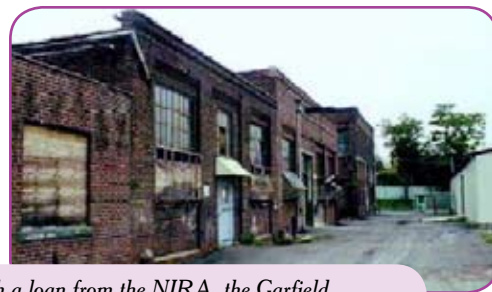
Phone: 609-292-1997

Fax: 609-292-3268

Email: [Elizabeth.Semple@dep.state.nj.us](mailto:Elizabeth.Semple@dep.state.nj.us)

[www.state.nj.us/dep/dsr/bscit/SustCommunities.htm](http://www.state.nj.us/dep/dsr/bscit/SustCommunities.htm)

*A primary objective of the OPSC is to coordinate and translate the Department's independent program environmental goals*



*With a loan from the NJRA, the Garfield Redevelopment Agency is working on a redevelopment plan to clean up the dilapidated site of the former Kalama Chemical Plant in Garfield.*

*and objectives into a coherent package of measures that can be implemented to create environmentally sustainable communities in New Jersey.*

*Two key focus areas of the Office are capacity based environmental planning and sustainable green technology and growth.*

**NEW JERSEY STATE  
COUNCIL ON THE ARTS  
DEPARTMENT OF STATE**  
225 W. State Street  
P.O. Box 306  
Trenton, NJ 08625-0306

### **Arts in Communities Grant Program, Community Cultural Planning**

Contact: Paula Stephens, Community  
Cultural Planning Associate

Phone: 609-292-6130

Fax: 609-989-1440

Email: [stephens@arts.sos.state.nj.us](mailto:stephens@arts.sos.state.nj.us)

[www.njartscouncil.org](http://www.njartscouncil.org)

*Successful cultural planning in communities can shape the design, spirit and goals of a community, municipality or region through its ability to create and sustain livable communities, impact economic development, and increase public appreciation and participation in the arts. Strategically planned cultural development fosters change yet embraces tradition. Ideally, cultural plans should be incorporated into the municipality's overall plan for development and other community assessment, and development/redevelopment planning projects.*

# ENVIRONMENTAL

To obtain general or specific information concerning brownfield sites, their remediation and redevelopment

DEPARTMENT OF  
ENVIRONMENTAL  
PROTECTION (DEP)  
401 E. State Street  
P.O. Box 028  
Trenton, NJ 08625-0028

## Hazardous Discharge Site Remediation Loan and Grant Program

Contact: Kenneth J. Kloo, Administrator  
Office of Brownfield Reuse  
Phone: 609-292-1251  
FAX: 609-777-1914  
Email: ken.kloo@dep.state.nj.us  
www.nj.gov/dep/srp/finance/hdsrf

- Provides grant and loans for investigation and remediation
- Applications are submitted to DEP and upon approval funds are dispersed by NJEDA

### Prerequisites:

#### Private Applicants:

- Must have technical aspects and cost proposals approved by Department of Environmental Protection
- Must meet all other applicable eligibility requirements

#### Municipal Applicants:

- Must have municipal aspects and cost proposals approved by DEP
- Must provide proof of site control
- Site must be part of a formal or informal redevelopment plan
- Municipality must pass appropriate resolution accepting the grant and committing to redevelopment
- Must meet all other applicable eligibility requirements

## Office of Brownfield Reuse

Contact: Kenneth J. Kloo, Administrator  
Email: ken.kloo@dep.state.nj.us  
Phone: 609-292-1251  
Fax: 609-777-1914  
www.state.nj.us/dep/srp/brownfields/obr/

*The Office of Brownfield Reuse oversees and facilitates the remediation and reuse of brownfield sites; serves as a technical resource to brownfield stakeholders including communities, developers and other agencies; and pilots innovative approaches to improve and expedite the remediation and revitalization process.*

- *The Brownfield Development Area (BDA) Program coordinates planning, resource acquisition and remediation for clusters of brownfield sites with a focus on reuse. Individual BDAs are designated through a highly selective application process.*
- *The Hazardous Discharge Site Remediation Fund (HDSRF) provides grants and loans to public entities (municipalities, counties and redevelopment agencies), qualifying private parties and non-profit organizations for the investigation and/or remediation of known or suspected contamination.*
- *The Cleanup Star Program pre-qualifies professionals as "Cleanup Stars." These Cleanup Stars are permitted to investigate and remediate certain low-risk sites and areas of concern with limited DEP oversight.*
- *Landfill Redevelopment that require remediation pursuant to the Technical Rules for Site Remediation.*
- *The Municipal Landfill Reimbursement Program for 75% reimbursement of sales tax generated from the redevelopment of a former municipal landfill.*

## PLANNING

## ENVIRONMENTAL

## FINANCING

## INFRASTRUCTURE

DEPARTMENT OF  
ENVIRONMENTAL  
PROTECTION (DEP)  
401 E. State Street  
P.O. Box 990  
Trenton, NJ 08625-0990

## Petroleum Underground Storage Tank Remediation Upgrade and Closure Program

Contact: Frank Pinto, Chief Bureau  
of Contract and Fund Management,  
Division of Remediation Support, DEP  
Phone: 609-777-0101  
FAX: 609-292-4401  
Email: frankpinto@dep.state.nj.us  
www.nj.gov/dep/srp/finance/hdsrf

- Loans and grants are available to business owners, homeowners and municipalities for upgrade, closure and remediation of discharges associated with underground storage tanks. Grants are available for the removal and replacement of non-leaking underground storage tanks
- Applications are submitted to DEP and upon approval funds are dispersed by NJEDA.

### Prerequisites:

#### Commercial Applicants:

- Must have technical applications and cost proposals approved by DEP
- Must have net worth of \$2 million or less
- Must submit financial statements from the last three years to NJEDA
- Meet all other applicable eligibility requirements

**Municipal Applicants:**

- Must have technical applications and cost proposals
- approved by DEP
- Must own and operate underground storage tanks
- Must meet all other applicable eligibility requirements

**Residential Applicants:**

- Must have technical applications and cost proposals
- approved by Department of Environmental Protection
- Underground storage tank must be leaking
- Must have \$250,000 or less of taxable income and
- \$500,000 or less net worth excluding their primary
- residence and pension
- Must meet all other applicable eligibility requirements

**To review permit requirements for various reuse options and to establish a permitting team**

DEPARTMENT OF ENVIRONMENTAL PROTECTION (DEP)  
401 E. State Street  
P.O. Box 423  
Trenton, NJ 08625-0423

**Office of Permit Coordination and Environmental Review**

Contact: Ruth Foster, Supervisor  
Phone: 609-292-3600  
Fax: 609-777-1330  
Email: ruth.foster@dep.state.nj.us  
www.state.nj.us/dep/oppc

**Prerequisites:**

Consult and fill out Permit Identification Form (PIF) that lists all applicable DEP permitting programs and contact phone numbers. The form is available at [www.state.nj.us/dep/oppc](http://www.state.nj.us/dep/oppc).

**To provide information and assess site-related environmental health hazards**

DEPARTMENT OF HEALTH AND SENIOR SERVICES  
P.O. Box 369  
Trenton, NJ 08625-0369

**Consumer and Environmental Health Services**

Contact: James A. Brownlee, Director  
Phone: 609-588-7864  
Fax: 609-584-5370  
Email: james.brownlee@doh.state.nj.us  
www.state.nj.us/health/eoh/cehsweb

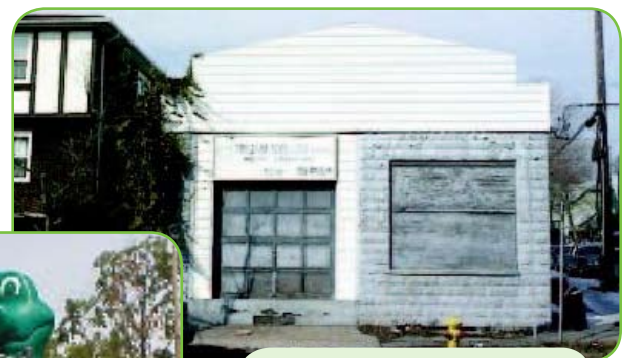
- The Department provides technical support and consultative services for building and site-related environmental hazards.
- Information and technical assistance can be obtained on indoor air quality and environmental health hazards; inspection and remediation of asbestos-containing building materials; inspection and remediation of building components painted with lead-based paint, mold and moisture; and evaluation of exposure pathways from site-related contaminants.

NJ TRANSIT  
1 Penn Plaza East  
Newark, NJ 07105

**Transit-Friendly Land Use & Development**

Contact: Vivian E. Baker, Assistant Director  
Phone: 973-491-7822  
Fax: 973-491-4142  
Email: vebaker@njtransit.com  
www.njtransit.com

*NJ Transit is the nation's largest statewide public transportation system, providing more than 827,000 weekday trips on 240 bus routes, three light rail lines and 11 commuter lines. It is the third largest transit system in the country with 162 rail stations, 60 light rail stations and more than 18,000 bus stops linking major points in New Jersey, New York and Philadelphia. NJ TRANSIT's "Transit-Friendly Planning" program helps communities create consensus-based plans for transit supportive growth and transit-oriented development at and around existing transit facilities, to reduce traffic congestion and improve air quality. Communities also benefit as their train stations and surrounding areas are revitalized, making them attractive places for peoples to live, work and socialize.*



*The Trojan Tool and Die Corporation in Kearny was transformed into a playground for area children to enjoy.*



# FINANCING

To identify appropriate funding sources for investigation and remediation of Brownfields

## ECONOMIC DEVELOPMENT AUTHORITY (EDA)

P.O. Box 990  
Trenton, NJ 08625-0990

### Bond Financing

Contact: Customer Care Administrator  
Phone: 609-777-4898  
Fax: 609-633-7751  
Email: [customercare@njeda.com](mailto:customercare@njeda.com)  
[www.njeda.com](http://www.njeda.com)

- Financing is available to manufacturers and not-for-profits for real state acquisitions, new building construction, equipment and renovations.
- Funding is available to municipalities for infrastructure improvements and other municipal projects.

#### Prerequisites:

For all construction and renovations, provide the following information:

- Proof of site control
- Local approvals for zoning, site plans
- Permits needed
- Financial/background data
- How the project benefits New Jersey's economy

### Brownfields Redevelopment Loan Program

Contact: Customer Care Administrator  
Phone: 609-777-4898  
Fax: 609-633-7751  
Email: [customercare@njeda.com](mailto:customercare@njeda.com)  
[www.njeda.com](http://www.njeda.com)

The program provides low-cost interim financing to meet brownfields remediation costs in developed urban, suburban and rural communities.

#### Prerequisites:

Business owners and developers must have:

- A signed Brownfield Reimbursement Agreement with NJ Commerce & Treasury
- Evidence of financial soundness

### Brownfields Revolving Loan Fund

Contact: Customer Care Administrator  
Phone: 609-777-4898  
Fax: 609-633-7751  
Email: [customercare@njeda.com](mailto:customercare@njeda.com)  
[www.njeda.com](http://www.njeda.com)

A combination of low-interest financing and grants are available for remediating brownfield sites in the communities of Asbury Park, Camden, Elizabeth, Long Branch, Neptune, New Brunswick, Paterson, Perth Amboy, Plainfield, Pleasantville and Vineland. Projects must have local and community support.

### Fund for Community Economic Development

Contact: Customer Care Administrator  
Phone: 609-777-4898  
Fax: 609-633-7751  
Email: [customercare@njeda.com](mailto:customercare@njeda.com)  
[www.njeda.com](http://www.njeda.com)

This fund provides assistance to finance feasibility studies and other pre-development costs to determine if real estate-based economic development projects involving profit or nonprofit organizations are viable.

#### Prerequisites:

- Projects will receive higher priority if they take place within the context of a redevelopment plan, a community planning process or other planning effort.
- Feasibility assistance must involve identifiable project.
- A loan must be for specific financing need.

#### PLANNING

#### ENVIRONMENTAL

#### FINANCING

#### INFRASTRUCTURE

### Hazardous Discharge Site Remediation Loan and Grant Program

Contact: Customer Care Administrator  
Phone: 609-777-4898  
Fax: 609-633-7751  
Email: [customercare@njeda.com](mailto:customercare@njeda.com)  
[www.njeda.com](http://www.njeda.com)

- For assessments, remedial investigation and remediation
- Applications are submitted to DEP and upon approval funds are dispersed by NJEDA

#### Prerequisites:

##### Private Applicants:

- Must have technical applications and cost proposals approved by Department of Environmental Protection
- Must meet all other applicable eligibility requirements

##### Municipal Applicants:

- Must have technical applications and cost proposals approved by DEP
- Must provide proof of site control
- Site must be part of a formal or informal redevelopment plan
- Municipality must pass appropriate resolution accepting the grant and committing to redevelopment
- Must meet all other applicable eligibility requirements



## Loan and Guarantee Programs

Contact: Customer Care Administrator

Phone: 609-777-4898

Fax: 609-633-7751

Email: [customercare@njeda.com](mailto:customercare@njeda.com)

[www.njeda.com](http://www.njeda.com)

- Programs are available to businesses planning to locate on former brownfields sites.
- Programs are available for buildings and equipment or for working capital to meet operating expenses.

### Prerequisites:

- The borrower must show evidence of ability to repay loan, such as collateral or personal guarantee.
- The project must result in jobs, ratables or other economic benefits.

## Petroleum Underground Storage Tank Remediation Upgrade and Closure Program

Contact: Customer Care Administrator

Phone: 609-777-4898

Fax: 609-633-7751

Email: [customercare@njeda.com](mailto:customercare@njeda.com)

[www.njeda.com](http://www.njeda.com)

- Loans and grants are available to business owners, homeowners and municipalities for upgrade, closure and remediation of discharges associated with underground storage tanks. Grants are available for the removal and replacement of non-leaking underground storage tanks
- Applications are submitted to DEP and upon approval funds are dispersed by NJEDA.

### Prerequisites:

#### Commercial Applicants:

- Must have technical applications and cost proposals approved by DEP
- Must have net worth of \$2 million or less
- Must submit financial statements from the last three years to NJEDA
- Meet all other applicable eligibility requirements



The former Callahan Concrete site in Harrison, a 1.74-acre site abandoned since 1984, was redeveloped into a 160-room Hampton Inn that employs over 80 staff members.



### Municipal Applicants:

- Must have technical applications and cost proposals
- approved by DEP
- Must own and operate underground storage tanks
- Must meet all other applicable eligibility requirements

### Residential Applicants:

- Must have technical applications and cost proposals approved by Department of Environmental Protection
- Underground storage tank must be leaking
- Must have \$250,000 or less of taxable income and \$500,000 or less net worth excluding their primary residence and pension
- Must meet all other applicable eligibility requirements

## Portfields Initiative

Contact: Mike Collins

Senior Project Officer, NJEDA

Phone: 609-292-0370

Fax: 609-633-8851

Email: [mbailey@njeda.com](mailto:mbailey@njeda.com)

[www.njeda.com](http://www.njeda.com)

Assistance is provided to help developers and others identify suitable

sites for port-related value added, high velocity warehousing and distribution facilities in the New Jersey Port District within a 25-mile radius of the Statue of Liberty. Financial and technical assistance is available for planning and pre-development, site investigation and remediation, infrastructure costs and building fit out and equipment.

## Redevelopment Area Bond Financing

Contact: Customer Care Administrator

Phone: 609-777-4898

Fax: 609-633-7751

Email: [customercare@njeda.com](mailto:customercare@njeda.com)

[www.njeda.com](http://www.njeda.com)

Long-term, low-interest bonds are available for infrastructure improvements and other predevelopment costs, including demolition and remediation.

### Prerequisites:

The municipality must have:

- A formally designated redevelopment area within which the project is located
- An identified developer or end use that will generate payments
- An agreement for Payments in Lieu of Taxes with site owner
- Approval by the local finance board

## Revenue Allocation District (RAD) Funding

Contact: Customer Care Administrator  
Phone: 609-777-4898  
Fax: 609-633-7751  
Email: [customercare@njeda.com](mailto:customercare@njeda.com)  
[www.njeda.com](http://www.njeda.com)

- Funding is available to assist municipalities in encouraging revenue-generating development projects in a RAD as part of a locally approved redevelopment plan. NJEDA can serve as a district agent for a municipality to coordinate development.
- Real estate development assistance can be provided to municipalities or joint ventures.

### Prerequisites:

A municipality must designate a RAD of up to 15 percent of the total taxable property within an established redevelopment area. For all construction and renovations, provide the following information:

- Proof of site control
- Local approvals for zoning and site plans
- Financial background data
- How the project benefits the New Jersey economy



The Jersey City Powerhouse building, located on the waterfront, will be redeveloped into an entertainment and retail destination. Constructed at the turn of the century, it was originally built to provide power for nearby PATH trains.

## Smart Growth Predevelopment Funding

Contact: Customer Care Administrator  
Phone: 609-777-4898  
Fax: 609-633-7751  
Email: [customercare@njeda.com](mailto:customercare@njeda.com)  
[www.njeda.com](http://www.njeda.com)

- The program provides low-cost loan and guarantees for pre-development site preparation costs associated with, but not related to, land assemblage, demolition, removal of materials and debris, and engineering.
- The program benefits commercial, industrial, office and mixed-use projects in urban, developed suburban and rural communities.

### Prerequisites:

- The applicant must provide evidence of financial soundness, such as collateral and ability to provide personal guarantee.
- The applicant must provide proof of site control.
- The applicant must provide local approval for zoning, site plans.

NEW JERSEY  
REDEVELOPMENT  
AUTHORITY (NJRA)  
150 W. State Street, P.O. Box 790  
Trenton, NJ 08625-0790

## Bond Program

Contact: Antonio Henson,  
Director of Business Development  
Phone: 609-292-3739  
Fax: 609-292-6070  
Email: [ahenson@njra.state.nj.us](mailto:ahenson@njra.state.nj.us)  
[www.njra.us](http://www.njra.us)

The program provides qualified small issue bonds for acquiring, constructing and renovating capital facilities.

## Environmental Equity Program (E<sup>2</sup>P)

Contact: Antonio Henson,  
Director of Business Development  
Phone: 609-292-3739  
Fax: 609-292-6070  
Email: [ahenson@njra.state.nj.us](mailto:ahenson@njra.state.nj.us)  
[www.njra.us](http://www.njra.us)

The program provides funding for site acquisition, remediation and demolition costs of brownfields redevelopment projects in NJRA eligible municipalities.

## Pre-Development Loan Program

Contact: Antonio Henson,  
Director of Business Development  
Phone: 609-292-3739  
Fax: 609-292-6070  
Email: [ahenson@njra.state.nj.us](mailto:ahenson@njra.state.nj.us)  
[www.njra.us](http://www.njra.us)

The program provides funding for pre-development costs associated with non-housing related redevelopment projects.

## NJRA Loan Guarantee Program

Contact: Antonio Henson,  
Director of Business Development  
Phone: 609-292-3739  
Fax: 609-292-6070  
Email: [ahenson@njra.state.nj.us](mailto:ahenson@njra.state.nj.us)  
[www.njra.us](http://www.njra.us)

The program provides credit enhancements through loan guarantees for projects unable to obtain conventional bank financing.



## **NJRA Urban Site Acquisition (NJUSA) Program**

Contact: Antonio Henson,  
Director of Business Development  
Phone: 609-292-3739  
Fax: 609-292-6070  
Email: ahenson@njra.state.nj.us  
www.njra.us

*The program provides funds for the acquisition, site assembly and redevelopment of properties that are part of urban redevelopment plans.*

**NEW JERSEY  
COMMERCE COMMISSION  
(NJ COMMERCE)**  
20 West State Street  
P.O. Box 820  
Trenton, NJ 08625-0820

**DEPARTMENT OF  
THE TREASURY**  
50 Barrack Street  
P.O. Box 269  
Trenton, NJ 08625

## **Remediation Reimbursement Program**

Contact: S. Curtis Seifert,  
Brownfields Coordinator, Treasury  
Phone: 609-984-5111  
Fax: 609-989-0113  
Email: curt.seifert@treas.state.nj.us  
www.state.nj.us/treasury/taxation

- *The program allows for qualified developers to obtain reimbursement of up to 75 percent of authorized remediation costs incurred during the redevelopment process.*
- *Funds available for reimbursement are acquired through the generation of new taxes associated with a completed, approved project. This includes remediation costs for landfills redevelopment.*
- *Corporation tax credits*



*As part of Paterson's Urban Enterprise Zone (UEZ), the Apollo Dye site on Straight Street will be transformed into a housing project through brownfields redevelopment and revitalization.*

### **Prerequisites:**

- *Applicants first meet with representatives of Commerce, DEP and Treasury to discuss their project.*
- *Prior to or in conjunction with submission of the /application, the developer must enter into a Memorandum of Agreement (MOA) with DEP for the remediation of the site, if a MOA is available.*
- *Reimbursement requests must be reviewed and certified to Treasury by DEP.*

**NEW JERSEY  
COMMERCE COMMISSION  
(NJ COMMERCE)**  
20 West State Street  
P.O. Box 820  
Trenton, NJ 08625-0820

## **Urban Enterprise Zone (UEZ)**

Contact: Kathleen Kube,  
Executive Director  
Phone: 609-292-1912  
Fax: 609-633-8004  
Email: kathleen.kube@commerce.state.nj.us  
www.newjerseycommerce.org

*New Jersey's UEZ Program revitalizes the local, regional and state economies by funding economic development projects in the designated urban enterprise zones in the state. Funding is provided for infrastructure improvements, economic development planning, brownfield planning and remediation, and other projects that support economic revitalization and growth.*

## **NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY (HMFA)**

637 South Clinton Avenue  
P.O. Box 18550  
Trenton, NJ 08625-18550

## **CHOICE – Choices in Home Ownership Incentives Created for Everyone**

Contact: Robert Huether,  
Assistant Director  
Phone: 609-278-8838  
Email: rhuether@njhmfa.state.nj.us  
www.nj.gov/dca/hmfa/

*CHOICE offers construction, subsidy and end-loan financing for the development of affordable and emerging market homeownership units in eligible Smart Growth areas. Funding is available for new and rehab construction. A mix of income types is encouraged. Subject to program criteria, urban areas in need of revitalization as well as areas with more stable housing markets are eligible. Market rate units may also be developed with CHOICE construction financing, but without the CHOICE subsidy.*

## **Federal Low Income Housing Tax Credits**

Contact: Deb Urban,  
Director of Tax Credit Services  
Phone: 609-278-7577  
Email: durban@njhmfa.state.nj.us  
www.nj.gov/dca/hmfa/

*Low Income Housing Tax Credits are available to developers of qualified rental properties. They can be used to reduce federal tax liability or sold for cash to reduce eligible development costs. The program gives priority points for brownfields projects.*





As part of a 50-acre urban and regional redevelopment initiative, the International Center for Public Health in Newark is the University of Medicine and Dentistry of New Jersey's nearly 190,000-square-foot biomedical research and outpatient clinical facility. Formerly, the site was an underused residential and industrial site.

### **Multifamily Housing Loans – New Construction**

Contact: Michael Staton,  
Director of Multifamily Programs  
Phone: 609-278-7520  
Email: [mstaton@njhmfa.state.nj.us](mailto:mstaton@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*Loans are available in the form of permanent take-out financing, construction-only loans and construction loans that convert to permanent financing for developers of housing affordable to families of low to moderate income.*

### **Multifamily Housing Loans – Preservation**

Contact: John Murray, Director,  
Multifamily Lending  
Phone: 609-278-7518  
Email: [jmurray@njhmfa.state.nj.us](mailto:jmurray@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*Loans are available for refinancing, acquisition, renovation and substantial rehabilitation for existing multifamily rental properties that have previously been financed or subsidized through a federal housing program, and which are encumbered by regulatory restrictions to provide housing for families of low to moderate income.*

### **Special Needs Housing Financing Programs**

Contact: Ann Wilbur,  
Administrative Assistant  
Phone: 609-278-7603  
Email: [awilbur@njhmfa.state.nj.us](mailto:awilbur@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*A menu of programs designed to provide low-interest construction and/or permanent financing for transitional and permanent supportive housing for individuals and families with special needs.*

**NEW JERSEY  
ENVIRONMENTAL  
INFRASTRUCTURE TRUST  
(NJEIT)**  
P.O. Box 440  
Trenton, NJ 08625-0440

### **New Jersey Environmental Infrastructure Financing Program**

Contact: Dennis Hart  
Phone: 609-219-8600  
Email: [dhart@njeit.org](mailto:dhart@njeit.org)  
[www.njeit.org](http://www.njeit.org)

*The NJEIT recognizes that project financing is often a critical factor to the successful redevelopment of brownfield sites and the State's overall smart growth initiative. The New Jersey Environmental Infrastructure Financing Program has been providing low interest loans for projects to improve water quality since 1987. This partnership between the NJEIT and NJDEP offers the lowest interest rates of any program in the state*

*for a significant portion of brownfield redevelopment costs.*

### **Eligible Cost Examples:**

- **Site Remediation:**
  - Removal of surface / subsurface infrastructure
  - Excavation of contaminated soil, solid waste, and construction debris
  - Treatment of contaminated groundwater, capping, and stormwater controls.
- **Site Improvements:**
  - Water and wastewater infrastructure improvements and associated streetscape improvements.
  - Technologies to decrease water consumption such as green roofing and low flow toilets.
- **Site monitoring**
- **Administrative / Planning costs:**
  - Environmental Insurance
  - Permitting fees
  - Legal and Engineering fees

### **Program Features:**

- State-funded debt service reserve
- Capitalized interest
- Level debt service
- Defrayed financing costs
- Interim financing available upon certification of project
- Direct loan program at half of present market rates, or better
- Assistance with obtaining DEP permits and meeting permit requirements

*The NJEIFP considers the unique nature of each project and the rapidly changing technologies available for site cleanup in its flexible approach to project financing. Projects that advance water quality objectives receive top priority. Program eligibility requires municipal support (typically as a conduit borrower).*



## INFRASTRUCTURE

### To identify funding for infrastructure costs

NEW JERSEY BOARD  
OF PUBLIC UTILITIES (BPU)  
2 Gateway Center  
Newark, NJ 07102

Contact: Eric Wilkinson, Esq.,  
Smart Growth Policy Advisor  
Phone: 973-648-2101  
Fax: 973-648-3772  
Email: [eric.wilkinson@bpu.state.nj.us](mailto:eric.wilkinson@bpu.state.nj.us)  
[www.bpu.state.nj.us](http://www.bpu.state.nj.us)

### Economic Development Service Tariffs

*To support redevelopment and economic growth, the BPU has approved a number of programs that provide a credit or reduced utility service rate to customers that move to, or expand in, targeted areas. Targeted areas may include Urban Enterprise Zones, municipalities that rate high on the Municipal Distress Index and other areas where redevelopment is a priority. Contact your local utility service provider or the Board of Public Utilities, to learn what programs may be available in your area.*

### Smart Growth

*On November 16, 2004 the Board of Public Utilities adopted the Main Extension Regulations at N.J.A.C. 14:3-1; 14:3-6; 14:3-8; 14:3-10. These rules replaced various older rules governing extensions of utility service with one consolidated, comprehensive set of new extension rules that support the State's smart growth policies.*

*The rules address whether and how a utility may contribute financially to an extension made in response to an application of service. The regulations also help fulfill the Board's mandate to ensure that regulated entity service is safe, adequate and proper, and furnished in a manner that tends to conserve and preserve the quality of the environment.*

*Under the new rules, applicants for utility service in areas designated for growth are eligible for various incentives. In areas not designated for growth, utilities are generally prohibited from paying for the cost of extending utility service.*

NEW JERSEY  
ENVIRONMENTAL  
INFRASTRUCTURE TRUST  
(NJEIT)  
P.O. Box 440  
Trenton, NJ 08625-0440

Contact: Dennis Hart  
Phone: 609-219-8600  
Email: [dhart@njeit.org](mailto:dhart@njeit.org)  
[www.njeit.org](http://www.njeit.org)

*Financing is available based on the concept that brownfields cleanup is an improvement to the water quality (both ground and surface). All projects within the Urban Centers and the Urban Complex, all land purchases and all combined sewer overflow projects will receive the lower cost 25/75 Trust/Fund financing starting in 2003.*

### Environmental Infrastructure Financing Program

Contact: Dennis Hart  
Phone: 609-219-8600  
Email: [dhart@njeit.org](mailto:dhart@njeit.org)  
[www.njeit.org](http://www.njeit.org)

*The program provides half the market rate, or better, financing to public agencies and private water purveyors for the construction of infrastructure that benefits water quality and drinking water safety.*

### Benefits include:

*State-funded debt service reserve*

- Capitalized interest
- Level debt service
- Defrayed financing costs
- Interim financing available upon certification of project

### PLANNING

### ENVIRONMENTAL

### FINANCING

### INFRASTRUCTURE

- Direct small loan program at half of present market rates, or better
- Provides assistance with obtaining DEP permits and meeting permit requirements.

### Prerequisite:

*The project must meet the objectives of the Clean Water Act or the Safe Drinking Water Act.*

DEPARTMENT OF  
TRANSPORTATION (DOT)  
P.O. Box 600  
Trenton, NJ 08625-0600

Contact: Shukri M. Abuhuzeima,  
Supervising Engineer,  
Division of Local Aid and Economic  
Development  
Phone: 609-530-3640  
Fax: 609-530-8044  
Email: [shukri.abuhuzeima@dot.state.nj.us](mailto:shukri.abuhuzeima@dot.state.nj.us)  
[www.state.nj.us/transportation](http://www.state.nj.us/transportation)

*Developers interested in brownfields redevelopment should contact their municipal governments to discuss funding for transportation-related projects.*

### Capital Program

Contact: Thomas Wospil, Director,  
Capital Investment Planning and  
Development  
Phone: 609-530-8069  
Fax: 609-530-5276  
E-mail: [Thomas.Wospil@dot.state.nj.us](mailto:Thomas.Wospil@dot.state.nj.us)  
[www.state.nj.us/transportation](http://www.state.nj.us/transportation)

*The program allocates state and federal transportation funding for the period of one state fiscal year (July 1 to June 30) for NJDOT and NJTransit.*

## **Federal Programs**

Contact: David Kuhn, P.E., P.M.P.,  
Director, Division of Local Aid and  
Economic Development  
Phone: 609-530-3640  
Fax: 609-530-8044  
E-mail: david.kuhn@dot.state.nj.us  
www.state.nj.us/transportation

### **Transportation Enhancement Program**

*This program is used only for projects with a direct transportation relationship that enhance quality of life, and for the projects that protect the environment while providing a more aesthetic, pleasant and improved interface between the transportation system and communities.*

### **Local Scoping**

*Local Scoping provides federal funds directly to member sub-regions for the advancement of projects through the National Environmental Policy Act (NEPA) and preliminary engineering.*

### **Local Lead**

*Local Lead provides an opportunity for the sub-region to apply for federal funding for the advancement of projects through final design, right-of-way, and/or construction.*

### **Local Safety Program**

*This program is provided to counties and municipalities for the Improvement of known safety hazards on local and county roadways. Projects will focus upon crash-prone locations and may include, but are not limited to intersections and other road improvements pavement markings to enhance pedestrian and vehicular safety.*

### **Safe Routes to School**

*This program will address locally initiated pedestrian access and safety projects that will provide safe access to schools (grades K-8 only). Under the federal SAFETEA-LU legislation, funding has been provided to the states to undertake a Safe Routes to Schools Program. Approximately 10*

*to 30 percent of the money must fund enforcement, education and encouragement programs. The remaining money must fund programs leading to the construction of bicycle and pedestrian facilities as well as the salary of a full-time program coordinator.*

### **State Aid to Municipalities and Counties**

Contact: David Kuhn, P.E., P.M.P.,  
Director, Division of Local Aid  
and Economic Development  
Phone: 609-530-3640  
Fax: 609-530-8044  
E-mail: david.kuhn@dot.state.nj.us  
www.state.nj.us/transportation

### **Municipal Aid**

*Funds are allocated to the county based on a formula considering population and road mileage. Municipalities submit applications for funding within each county.*

### **County Aid**

*Additional funding is allotted for Urban Aid municipalities. Funds are allocated to the county based on a formula considering population and road mileage. Counties submit annual transportation plans to apply for funds.*

### **Local Aid Infrastructure Fund**

*The program was established to address emergent or regional needs in any county or municipality. It comprises 10 percent of the total State Aid Program.*

### **Bicycle Program/Safe Streets to School Program**

*The program addresses bicycle travel needs through the development of improvements.*

### **Local Aid for Centers of Place Program**

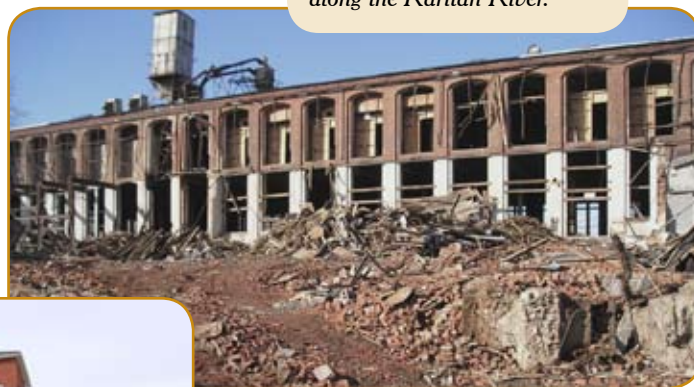
*The program is designed to assist municipalities that have formally participated in implementation of the NJ State Development and Redevelopment Plan. It provides funds for non-traditional transportation improvements.*

### **Statewide Transportation Improvement Program (STIP)**

Contact: Thomas.Wospil, Director,  
Capital Investment Planning and  
Development  
Phone: 609-530-8069  
Fax: 609-530-5276  
Email: Thomas.Wospil@dot.state.nj.us  
www.state.nj.us/transportation

*STIP allocates state and federal transportation funding for three federal fiscal years (which begin October 1).*

*This former textile mill and chemical factory has been converted to a 200 unit luxury apartment complex in Raritan along the Raritan River.*



## **Transit Village Initiative**

Contact: Monica Etz,  
Transit Village Coordinator,  
Bureau of Statewide Planning  
Phone: 609-530-5957  
Fax: 609-530-2909  
E-mail: [monica.etz@dot.state.nj.us](mailto:monica.etz@dot.state.nj.us)  
[www.state.nj.us/transportation](http://www.state.nj.us/transportation)

*The Transit Village Initiative is a community revitalization partnership spearheaded by NJDOT and NJTransit in partnership with nine other state agencies. It strives to help redevelop and revitalize communities around transit stations to make them an appealing choice for people to live, work and play, thereby reducing reliance on the automobile.*

**NEW JERSEY HOUSING  
AND MORTGAGE FINANCE  
AGENCY (HMFA)**  
637 S. Clinton Avenue  
P.O. Box 18550  
Trenton, NJ 08650

*HMFA provides low-interest financing, limited subsidies and tax credits for the rehabilitation and new construction of affordable and market-rate rental, homeownership, mixed-use and special needs housing.*

***Pertinent HMFA programs for developers include the following:***

### **CHOICE – Choices in Home Ownership Incentives Created for Everyone**

Contact: Robert Huether,  
Assistant Director  
Phone: 609-278-8838  
Email: [rhuether@njhmfa.state.nj.us](mailto:rhuether@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*CHOICE is available for construction, subsidy and end-loan financing for the development of Affordable and Emerging Market homeownership units in eligible Smart Growth areas. Funding is available for new and rehab construction. A mix of income types is encouraged. Subject to program criteria, urban areas in*

*need of revitalization as well as areas with more stable housing markets are eligible. Market rate units may also be developed with CHOICE construction financing, but without the CHOICE subsidy.*

### **Federal Low Income Housing Tax Credits**

Contact: Deb Urban,  
Director of Tax Credit Services  
Phone: 609-278-7577  
Email: [urban@njhmfa.state.nj.us](mailto:urban@njhmfa.state.nj.us)  
Web site: [www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*Low Income Housing Tax Credits are available to developers of qualified rental properties. They can be used to reduce federal tax liability or sold for cash to reduce eligible development costs. The program gives priority points for brownfields projects.*

### **Housing Affordability Service**

Contact: Natasha Encarnacion,  
Business Development Coordinator  
Phone: 609-278-8834  
Email: [nencarnacion@njhmfa.state.nj.us](mailto:nencarnacion@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*HAS at HMFA provides municipalities and developers with a competitive fee-for-service program to assist in the administration of local affordable housing units. Benefits include annual monitoring report preparation, technical assistance, affordable housing preservation and foreclosure prevention assistance and special Housing Resource Center (HRC) features not available to other administrative agents.*

### **Housing Resource Center**

Contact: Michael Gumpert,  
HRC Project Manager  
Phone: 609-278-7411  
Email: [mgumpert@njhmfa.state.nj.us](mailto:mgumpert@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*Online at [www.njhousing.gov](http://www.njhousing.gov), the New Jersey Housing Resource Center (HRC) is a free registry of affordable and accessible housing units available throughout New Jersey. Profiles of housing include photos, maps and*

*responses to over 90 property-defining criteria. The HRC is free to both consumers searching for housing, and landlords and property owners seeking to rent or sell housing.*

### **Multifamily Housing Loans – New Construction**

Contact: Michael Staton,  
Director of Multifamily Programs  
Phone: 609-278-7520  
Email: [mstaton@njhmfa.state.nj.us](mailto:mstaton@njhmfa.state.nj.us)  
Web site: [www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*Loans are available in the form of permanent take-out financing, construction-only loans and construction loans that convert to permanent financing for developers of housing affordable to families of low to moderate income.*

### **Multifamily Housing Loans – Preservation**

Contact: John Murray, Director,  
Multifamily Lending  
Phone: 609-278-7518  
Email: [jmurray@njhmfa.state.nj.us](mailto:jmurray@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*Loans are available for refinancing, acquisition, renovation and substantial rehabilitation for existing multifamily rental properties that have previously been financed or subsidized through a federal housing program, and which are encumbered by regulatory restrictions to provide housing for families of low to moderate income.*

### **Special Needs Housing Financing Programs**

Contact: Ann Wilbur,  
Administrative Assistant  
Phone: 609-278-7603  
Email: [awilbur@njhmfa.state.nj.us](mailto:awilbur@njhmfa.state.nj.us)  
Web site: [www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*A menu of programs designed to provide low-interest construction and permanent financing for supportive housing and community residences is available for individuals and families with special needs.*



# Resources

by Land Use Options

## HOUSING

DEPARTMENT OF  
COMMUNITY AFFAIRS (DCA)  
101 S. Broad Street  
P.O. Box 806  
Trenton, NJ 08625-0806

### Housing Production Programs

[www.state.nj.us/dca/dh](http://www.state.nj.us/dca/dh)

*These programs provide low-interest financing for the rehabilitation and new construction of affordable rental, homeownership, and mixed use.*

**Pertinent DCA programs for the development of affordable housing include the following:**

#### Council on Affordable Housing (COAH)

Contact: Kate Butler, Principal Planner  
Phone: 609-292-4338  
Fax: 609-633-6056  
Email: [coah@dca.state.nj.us](mailto:coah@dca.state.nj.us)  
[www.state.nj.us/dca/coah](http://www.state.nj.us/dca/coah)

*COAH provides technical assistance for affordable housing mandates.*

#### HOME Production Program

Contact: Bradley J. Harrington  
Phone: 609-633-6273  
Email: [bharrington@dca.state.nj.us](mailto:bharrington@dca.state.nj.us)

*The HOME Production Program provides low-interest financing to developers for the rehabilitation and new construction of affordable housing.*

### Neighborhood Preservation Balanced Housing Program

Contact Rick Montemore  
Phone: 609-633-6258  
Email: [rmontemore@dca.state.nj.us](mailto:rmontemore@dca.state.nj.us)

*A menu of programs designed to provide low-interest construction and/or permanent financing for permanent supportive housing for individuals and families with special needs.*

NEW JERSEY HOUSING  
AND MORTGAGE FINANCE  
AGENCY (HMFA)  
637 S. Clinton Avenue  
P.O. Box 18550  
Trenton, NJ 08650

*HMFA provides low-interest financing, limited subsidies and tax credits for the rehabilitation and new construction of affordable and market-rate rental, homeownership, mixed-use and special needs housing.*

## HOUSING

### RETAIL/INDUSTRIAL/ COMMERCIAL PROJECTS

### ARTS & CULTURAL CENTERS, OPEN SPACE & RECREATION

**Pertinent HMFA programs for developers include the following:**

#### CHOICE – Choices in Home Ownership Incentives Created for Everyone

Contact: Robert Huether,  
Assistant Director  
Phone: 609-278-8838  
Email: [rhuether@njhmfa.state.nj.us](mailto:rhuether@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*CHOICE is available for construction, subsidy and end-loan financing for the development of Affordable and Emerging Market homeownership units in eligible Smart Growth areas. Funding is available for new and rehab construction. A mix of income types is encouraged. Subject to program criteria, urban areas in need of revitalization as well as areas with more stable housing markets are eligible. Market rate units may also be developed with CHOICE construction financing, but without the CHOICE subsidy.*

#### Federal Low Income Housing Tax Credits

Contact: Deb Urban, Director of Tax  
Credit Services  
Phone: 609-278-7577  
Email: [durban@njhmfa.state.nj.us](mailto:durban@njhmfa.state.nj.us)

*Low Income Housing Tax Credits are available to developers of qualified rental properties. They can be used to reduce federal tax liability or sold for cash to reduce eligible development costs. The program gives priority points for brownfields projects.*



*The Federal Hill Project in Perth Amboy utilized state funds from the Livable Communities and Neighborhood Preservation Programs to leverage additional funding for sidewalks, lighting and streetscape improvements as well as home improvements to neighboring homeowners.*





*The Battle Monument Project in Trenton utilized numerous state programs to leverage \$26 million of construction projects for 119 moderate-income residential units and a community health center.*

## **Multifamily Housing Loans – New Construction**

Contact: Michael Staton, Director of Multifamily Programs  
Phone: 609-278-7520  
Email: [mstaton@njhmfa.state.nj.us](mailto:mstaton@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*Loans are available in the form of permanent take-out financing, construction-only loans and construction loans that convert to permanent financing for developers of housing affordable to families of low to moderate income.*

## **Multifamily Housing Loans – Preservation**

Contact: John Murray, Director, Multifamily Lending  
Phone: 609-278-7518  
Email: [jmurray@njhmfa.state.nj.us](mailto:jmurray@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa/](http://www.nj.gov/dca/hmfa/)

*Loans are available for refinancing, acquisition, renovation and substantial rehabilitation for existing multifamily rental properties that have previously been financed or subsidized through a federal housing program, and which are encumbered by regulatory restrictions to provide housing for families of low to moderate income.*



## **New Jersey Green Homes Office**

Contact: Mary Uschak  
Phone: 609-278-7408  
Email: [njgreenhome@njhmfa.state.nj.us](mailto:njgreenhome@njhmfa.state.nj.us)

*The New Jersey Green Homes Office is located at the NJ Housing & Mortgage Finance Agency. HMFA has several programs that provide financial and technical assistance with sub-metering, solar photovoltaic, healthy interior and other energy saving materials and practices - for the rehabilitation and new construction of affordable, market rate and special needs housing.*

## **Special Needs Housing Financing Programs**

Contact: Ann Wilbur, Administrative Assistant  
Phone: 609-278-7603  
Email: [awilbur@njhmfa.state.nj.us](mailto:awilbur@njhmfa.state.nj.us)  
*A menu of programs designed to provide low-interest construction and permanent financing for supportive housing and community residences is available for individuals and families with special needs.*

DEPARTMENT OF ENVIRONMENTAL PROTECTION (DEP)  
501 E. State Street  
P.O. Box 404  
Trenton, NJ 08625-0404

## **New Jersey Historic Preservation Office (HPO)**

Contact: Meghan MacWilliams Baratta, Senior Historic Preservation Specialist  
Phone: 609-292-1253  
Fax: 609-984-0578  
Email: [meghan.baratta@dep.state.nj.us](mailto:meghan.baratta@dep.state.nj.us)  
[www.state.nj.us/dep/hpo](http://www.state.nj.us/dep/hpo)

- *HPO provides information on potential historic sites*
- *Identifies qualified consultants to conduct cultural resource surveys.*
- *HPO provides technical assistance for treatment of historic resources.*
- *HPO identifies funding sources such as tax credits and NJ Historic Trust Grants.*
- *HPO reviews potential effects on historic properties under Land Use Review, Section 106 of the National Historic Preservation Act and the New Jersey Register Review.*

# ■ RETAIL / INDUSTRIAL / COMMERCIAL PROJECTS

**NEW JERSEY  
COMMERCE COMMISSION  
(NJ COMMERCE)**  
20 West State Street  
P.O. Box 820  
Trenton, NJ 08625-0820

*NJ Commerce provides assistance in locating available sites and seeking redevelopment funding for retail/industrial/commercial projects.*

Contact: NJ Commerce Commission  
Phone: 609-777-0885  
Fax: 609-777-4097  
[www.newjerseycommerce.org](http://www.newjerseycommerce.org)

**ECONOMIC DEVELOPMENT  
AUTHORITY (EDA)**  
P.O. Box 990  
Trenton, NJ 08625-0990

Contact: NJ Economic  
Development Authority  
Phone: 609-292-1800  
[www.njeda.com](http://www.njeda.com)

*NJEDA provides financing for projects to help businesses grow and prosper.*

**NEW JERSEY  
REDEVELOPMENT  
AUTHORITY (NJRA)**  
150 W. State Street  
P.O. Box 790  
Trenton, NJ 08625-0790

## **Environmental Equity Program (E2P)**

Contact: Antonio Henson,  
Director of Business Development  
Phone: 609-292-3739  
Fax: 609-292-6070  
Email: [ahenson@njra.state.nj.us](mailto:ahenson@njra.state.nj.us)  
[www.njra.us](http://www.njra.us)

*The program provides funding for site acquisition, remediation and demolition costs of brownfields redevelopment projects in NJHRA eligible municipalities.*

## **New Jersey Pre-Development Loan Program**

Contact: Antonio Henson,  
Director of Business Development  
Phone: 609-292-3739  
Fax: 609-292-6070  
Email: [ahenson@njra.state.nj.us](mailto:ahenson@njra.state.nj.us)  
[www.njra.us](http://www.njra.us)

*The program provides funding for pre-development costs associated with non-housing related redevelopment projects.*

## ■ HOUSING

### ■ RETAIL/INDUSTRIAL/ COMMERCIAL PROJECTS

### ■ ARTS & CULTURAL CENTERS, OPEN SPACE & RECREATION

## **NJRA Loan Guarantee Program**

Contact: Antonio Henson,  
Director of Business Development  
Phone: 609-292-3739  
Fax: 609-292-6070  
Email: [ahenson@njra.state.nj.us](mailto:ahenson@njra.state.nj.us)  
[www.njra.us](http://www.njra.us)

*The program provides credit enhancements through loan guarantees for projects unable to obtain conventional bank financing.*

## **NJRA Urban Site Acquisition (NJUSA) Program**

Contact: Antonio Henson,  
Director of Business Development  
Phone: 609-292-3739  
Fax: 609-292-6070  
Email: [ahenson@njra.state.nj.us](mailto:ahenson@njra.state.nj.us)  
[www.njra.us](http://www.njra.us)

*The program provides funds for the acquisition, site assembly and redevelopment of properties that are part of urban redevelopment plans.*

*The River Place at Butler remediated a former industrial site into a mixed-use project of 48 residential units and 20,000 square feet of retail and office space, while reclaiming waterfront property for the borough with a river walk along the Pequannock River.*



# ■ ART & CULTURAL CENTERS, OPEN SPACE & RECREATION

DEPARTMENT OF  
ENVIRONMENTAL  
PROTECTION (DEP)  
P.O. Box 412  
Trenton, NJ 08625-0412

## Green Acres Program

Contact: Cathy Elliott-Shaw,  
Supervisor Urban Acquisition and  
Statewide Park Development Team  
Green Acres Program  
Phone: 609-984-0570  
Fax: 609-984-0608  
Email: cathy.elliott-shaw@dep.state.nj.us  
www.state.nj.us/dep/greenacres

*The Green Acres Local Assistance Program provides funding, through a competitive process, to municipalities, counties and eligible nonprofit organizations to acquire land for outdoor recreation and conservation purposes, as well as for the development of outdoor recreation facilities. The cost of a preliminary assessment report, further testing as determined by the DEP, and demolition of structures to create open space are also eligible project costs. However, Green Acres cannot provide funding for remediation.*

## Prerequisites:

*Green Acres accepts applications throughout the year, and normally batches all complete applications received by mid-February for consideration in the Spring funding round. If funding is approved, a preliminary assessment must be completed for the project site, and all issues of contamination must be resolved to the satisfaction of DEP prior to Green Acres participation.*

NEW JERSEY  
ENVIRONMENTAL  
INFRASTRUCTURE TRUST  
(NJEIT)  
P.O. Box 440  
Trenton, NJ 08625-0440

*Financing is available based on the concept that brownfields cleanup is an improvement to the water quality (both ground and surface). All projects within the Urban Centers and the Urban Complex, all land purchases and all combined sewer overflow projects will receive the lower cost 25/75 Trust/Fund financing starting in 2003.*

## Open Space Acquisitions

Contact: Dennis Hart,  
Executive Director  
Phone: 609-219-8600  
Fax: 609-219-8620  
Email: dhart@njeit.org  
www.njeit.org

*NJEIT provides half the market rate, or better, financing to public agencies for certain open space acquisitions promoting water quality.*

*Benefits include:*

- State funded debt service reserve
- Capitalized interest
- Level debt service
- Defrayed financing costs

## ■ HOUSING

## ■ RETAIL/INDUSTRIAL/ COMMERCIAL PROJECTS

## ■ ARTS & CULTURAL CENTERS, OPEN SPACE & RECREATION

- *Interim financing available upon certification of project*
- *Direct small loan program at half of present market rates, or better*
- *Provides assistance with obtaining DEP permits and meeting permit requirements*

## Prerequisite:

*The project must meet the objectives of the Clean Water Act.*

NEW JERSEY STATE  
COUNCIL ON THE ARTS  
DEPARTMENT OF STATE  
225 West State Street  
P.O. Box 306  
Trenton, NJ 08625-0306

## Arts in Communities Grant Program Community Cultural Planning

Contact: Paula Stephens, Community  
Cultural Planning Associate  
Phone: (609) 292-6130  
Fax: 609-989-1440  
E-mail: paula@arts.sos.state.nj.us  
www.njartscouncil.org

*Technical assistance and referral services to specialists in feasibility, design, financing and operations for government, educational and non-profit organizations only.*



*The epitome of a successful brownfields redevelopment project, Perth Amboy's deteriorated boardwalk and eroded shoreline was transformed into the Waterfront Esplanade that features a park, walking path and boat slips.*

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# A New Opportunity



- Search for Sites
- List Your Sites
- Learn about State Resources
- Learn about the Brownfields Program
- Learn About Contaminants

Visit the NJ Brownfields Site Mart at  
[www.njsitemart.com](http://www.njsitemart.com)

## CONTACTS

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NJ Office of Smart Growth  
Department of Community Affairs  
609-777-3474  
[alan.miller@dca.state.nj.us](mailto:alan.miller@dca.state.nj.us)

**Donna Rendeiro**

*Policy Manager,*  
*Brownfields and Special Projects*  
NJ Office of Smart Growth  
Department of Community Affairs  
609-282-3096  
[drendeiro@dca.state.nj.us](mailto:drendeiro@dca.state.nj.us)

**Mukund Kumar**

*Site Mart Administrator*  
NJ Office of Smart Growth  
Department of Community Affairs  
609-633-7731  
[mkumar@dca.state.nj.us](mailto:mkumar@dca.state.nj.us)

Main number: 609-292-7156

**The NJ Brownfields Site Mart is designed to make it easier for developers to locate and build on redeveloped land in cities and towns, while preserving the state's dwindling inventory of open space. Remediating and returning possibly contaminated commercial or industrial sites to productive use is a "Smart Way to Grow."**

*The State of New Jersey makes no representation that a property listed on or linked to the Site Mart will be viewed, for a particular purpose, as a "brownfield site." The State is not agreeing, by allowing entities to supply and/or link their information to information compiled by the State, to act as an agent for those entities, nor is the State making any representation as to the accuracy or completion of information supplied by entities other than the State. With respect to the State-compiled information, the State provides this information to assist developers and others with marketing of brownfield properties, but makes no warranty that this information alone will necessarily provide all necessary property background information needed by persons interested in acquiring brownfield properties.*

*The photographs and identifying site information in this publication were supplied by the subject cities, townships, local entities, agencies or consultants. The Brownfields Redevelopment Interagency Team advised those cities, townships, local entities, agencies or consultants that the photographs were being reproduced in this New Jersey Brownfields Redevelopment Resource Kit.*





## **New Jersey Brownfields Redevelopment Resource Kit**

Department of Community Affairs  
Office of Smart Growth / Brownfields Program  
101 South Broad Street  
PO Box 204  
Trenton, NJ 08625-0204  
(609) 292-3096

[www.nj.gov/dca/osg](http://www.nj.gov/dca/osg)